Certificate Number: 05781-PAE-DE-032009568

Bankruptcy Case Number: 18-16135



CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on <u>December 9, 2018</u>, at <u>2:11</u> o'clock <u>PM PST</u>, <u>Linda Acord</u> completed a course on personal financial management given <u>by internet</u> by <u>Sage Personal Finance</u>, a provider approved pursuant to 11 U.S.C. § 111 to provide an instructional course concerning personal financial management in the <u>Eastern</u> District of Pennsylvania.

Date: December 9, 2018 By: /s/Allison M Geving

Name: Allison M Geving

Title: President